



# INTELLIGENCE REPORT

Source Code Analysis of the Payment Page  
at `process1.payments.site`

**Classification:** OSINT / Compliance Intelligence

**Date:** 26 March 2026

**Prepared by:** FinTelegram Research Desk

**Subject domain:** <https://process1.payments.site>

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## EXECUTIVE SUMMARY

Analysis of the HTML source code of the payment page hosted at `process1.payments.site` indicates with very high confidence that the domain is running Payabl-associated Hosted Payment Page infrastructure under an opaque, non-Payabl-branded domain. The page identifies **TECHIEPIE LTD** (HE 472689, Cyprus) as the merchant presented to the payer and exposes a live payment session containing a session token, merchant identifier, customer email field, transaction amount, currency, and card-only payment configuration.

The attribution is supported by an unusually close technical match with Payabl's documented HPP stack, including the `/hpp/{language}/start?session_id=` routing logic, Payabl-style asset paths, the `/hpp/en/payment_do` processing endpoint, hidden field naming conventions, multilingual checkout structure, and the presence of a favicon served from `/hpp/images/favicon.svg` that the report identifies as Payabl's own branded icon. Taken together, these indicators support the conclusion that `process1.payments.site` is not an independent generic checkout page but a Payabl-associated hosted payment environment deployed behind a non-transparent domain.

From a compliance perspective, the use of a **shadow payment domain** materially reduces transparency for the payer. The customer does not see a Payabl-branded payment page, cannot readily identify the processor or regulated institution handling card data, and is instead presented with a front-end merchant identity that may not explain the full payment chain. That structure raises obvious questions around merchant transparency, processor disclosure, KYB quality, and the use of non-branded payment infrastructure in higher-risk merchant flows.



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# 1. SCOPE AND METHODOLOGY

This report is based on:

- Full HTML source code inspection of <https://process1.payments.site> as retrieved on 26 March 2026
- Cross-referencing of URL path structures, session ID formats, asset file paths, and POST endpoint conventions against **payabl.'s publicly available developer documentation** at <https://docs.payabl.com>
- Cyprus company registry lookups via [cypruscompanydata.com](https://cypruscompanydata.com) and [companieshousecyprus.com](https://companieshousecyprus.com)

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## 2. GATEWAY ATTRIBUTION: PAYABL. [FORMERLY POWERCASH21]

### 2.1 Technical Fingerprint — URL Architecture

The most definitive attribution evidence is the **exact structural match** between the URLs embedded in the page source and payabl.'s documented HPP URL architecture.

**payabl. developer documentation** (<https://docs.payabl.com/docs/initiate-a-transaction-1>) provides the following example HPP redirect URL:

```
https://sandbox.payabl.com/hpp/en/start?session_id=4da5686ae4fad9704ef80e39e1f65ccac1751aa5
```

The `process1.payments.site` source code contains:

```
https://process1.payments.site/hpp/en/start?session_id=b048cfe3d67b22cb2bea93d888516ee6f057d890
```

The path `/hpp/{language}/start?session_id={40-character hex token}` is **payabl.'s proprietary HPP routing convention**, replicated character-for-character on `process1.payments.site`.



## 2.2 Asset Path Fingerprints

All static asset paths embedded in the source code follow payabl.'s proprietary HPP directory structure, including:

Asset	Path in source
Bootstrap CSS	/hpp/css/bootstrap.min.css
App bundle (versioned hash)	/hpp/build/app.4cb51989.css
Runtime JS (versioned hash)	/hpp/build/runtime.1630a8c5.js
Card brand logos	/hpp/images/payment_methods/v2/1_small_visa.svg
Verified by Visa logo	/hpp/images/Other/verified-by-visa.svg
Mastercard SecureCode logo	/hpp/images/Other/mastercard-securecode.svg
Language flag assets	/hpp/images/flags/languages/flag-en.svg

These asset paths are consistent across all known payabl. HPP deployments and match those documented at <https://docs.payabl.com/docs/hosted-payment-solution>.

## 2.3 Form POST Endpoint

The credit card form in the source code POSTs to:

```
/hpp/en/payment_do?session_id=b048cfe3d67b22cb2bea93d888516ee6f057d890&payment_method=1
```

This endpoint naming convention (payment\_do) is a known payabl. HPP processing endpoint, distinct from any other publicly documented payment gateway's nomenclature.

## 2.4 Hidden Field Architecture

The hidden form field set —

including session\_id, merchant\_id, user\_id, payment\_method, payment\_methods\_string, applepay\_merchant\_id, is\_cc\_saved, multiple\_card\_allow,



and `external_gateway_url` — is an exact match for payabl.'s HPP session parameter schema as documented at <https://docs.payabl.com/docs/parameters>.

## 2.5 Multi-language Support

The page offers seven language options (English, German, Italian, Spanish, Dutch, French, Portuguese) via `/hpp/{lang}/start?session_id=...` routing. payabl.'s HPP documentation explicitly states support for "over 21 languages" using this identical routing pattern.

**Conclusion:** `process1.payments.site` is running payabl.'s HPP software stack, deployed on a non-payabl.-branded domain. This is consistent with payabl. providing white-label or shadow-domain gateway endpoints to specific merchants or merchant categories, a practice previously documented by FinTelegram and RatEx42 in relation to this domain cluster.

### References:

- payabl. HPP documentation: <https://docs.payabl.com/docs/hosted-payment-solution>
- payabl. Integration guide: <https://docs.payabl.com/docs/initiate-a-transaction-1>
- payabl. Parameters reference: <https://docs.payabl.com/docs/parameters>

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## 3. MERCHANT IDENTIFICATION: TECHIEPIE LTD

### 3.1 On-Page Disclosure

The payment page sidebar and mobile footer display the following merchant identity string:

**TECHIEPIE LTD:** *Strovolou str 77, Strovolos Center, office 301, Nicosia, 2018, Cyprus  
TECHIEPIE LTD Nicosia.*

TECHIEPIE LTD is the operator of the AI-powered adult and sex website `CrushOn.ai` (<https://crushon.ai>) and the recipient of payments from customers of this platform.

This disclosure appears in both the desktop sidebar (`address-info-container`) and the mobile footer (`adress-info-container-footer`) of the HTML source.



### 3.2 Cyprus Company Registry Data

Field	Data
Company name	TECHIEPIE LTD
Registration number	<b>HE 472689</b>
Company type	Private Limited Company
Registration date	<b>19 March 2025</b>
Status	Active
Registered address	Strovolos Center, Flat/Office 301, Strovolou 77, 2018 Strovolos, Nicosia, Cyprus
Director	CHRISTIANA MAGNITI (ΧΡΙΣΤΙΑΝΑ ΜΑΓΝΗΤΗ)
Secretary	CHRISTIANA MAGNITI (ΧΡΙΣΤΙΑΝΑ ΜΑΓΝΗΤΗ)

#### References:

- Cyprus Company Data: <https://cypruscompanydata.com/techiepie-ltd-472689/>
- Companies House  
Cyprus: <https://companieshousecyprus.com/company/C472689>
- Cyprus Registry: <https://cyprusregistry.com/companies/HE/472689>

**Key observation:** TECHIEPIE LTD was incorporated on **19 March 2025** — less than one year before the date of this analysis. The extremely short corporate history, the nominee director structure, and the generic company name are consistent with a **purpose-built merchant shell entity** established to hold a payment processing merchant account.



## 4. LIVE TRANSACTION DATA EXPOSED IN SOURCE CODE

The retrieved page source contains **active, live session data** embedded in hidden HTML form fields. This data pertains to a real transaction in progress at the time of retrieval:

Field ID	Value	Significance
session_id	b048cfe3d67b22cb2bea93d888516ee6f057d890	Active payabl. HPP session token
merchant_id	<b>10003</b>	Merchant account number at payabl.
user_id	[user name]	Customer/payer email address
pay_btn_amount_txt	<b>58.88</b>	Transaction amount
pay_btn_currency_txt	<b>USD</b>	Transaction currency
payment_method	<b>1</b>	Credit/Debit Card only
payment_methods_string	<b>1</b>	Only card method activated
external_gateway_url	https://process1.payments.site/pay	Card data POST target
multiple_card_allow	0	Saved card reuse disabled
applepay_enabled	(empty)	Apple Pay not activated
language	en	Session language



Field ID	Value	Significance
data-session-id (body attr.)	b048cfe3d67b22cb2bea93d888516ee6f057d890	Confirmed session binding

In payabl.'s HPP schema, the user\_id field carries the **customer's email address**, as documented in the integration parameters reference. The email address of the client is therefore that of the **person being charged USD 58.88** by TECHIEPIE LTD through this gateway session.

The merchant\_id value of **10003** is a low numerical identifier, indicating that TECHIEPIE LTD was provisioned as one of the **first merchant accounts** on the process1.payments.site gateway node — consistent with this being a freshly deployed, purpose-built infrastructure endpoint.

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## 5. COMPLIANCE AND REGULATORY OBSERVATIONS

### 5.1 Shadow Domain Operation — Acquirer Identity Obscured

payabl. is delivering its HPP via process1.payments.site rather than a payabl.-branded URL. This means that:

- The cardholder sees no indication that **payabl.** (a regulated Cypriot payment institution) is processing their card data
- The cardholder cannot verify the acquirer's identity, regulatory status, or dispute resolution channels
- The relationship between TECHIEPIE LTD and payabl. is entirely opaque from the customer-facing page

This practice is inconsistent with **Visa Core Rules** and **Mastercard Transaction Processing Rules**, which require that cardhol

## 5. Favicon Identity — A Further Forensic Link



## 5.1 What the Source Code Declares

The `<head>` section of the `process1.payments.site` payment page contains the following favicon declarations:

```
/svg+xml" href="/hpp/images/favicon.svg">
/hpp/images/apple-touch-icon.png">
```

The favicon is served from the path `/hpp/images/favicon.svg` — a path that sits **inside the payabl. HPP asset directory tree** (`/hpp/`), the same proprietary directory that contains all other payabl. HPP assets: stylesheets, JavaScript bundles, card brand logos, and language flag icons.

## 5.2 The Same Favicon Is Served on payabl.'s Own Domains

The identical payabl. brand favicon — the stylised "p." logomark in the company's characteristic green-on-dark colour scheme — is visibly rendered in the browser tab across payabl.'s own properties:

- <https://payabl.com> — *payabl. corporate site*
- <https://docs.payabl.com> — *payabl. developer documentation portal*
- <https://payabl.com/themes/payabl/assets/img/> — *payabl. branded asset domain*

The favicon served at `/hpp/images/favicon.svg` on `process1.payments.site` is **the payabl. brand icon**, not a neutral or generic payment icon. A third party deploying payment software independently would not have cause — or the right — to serve payabl.'s proprietary brand icon as the favicon of their payment page.

## 5.3 Evidential Weight of This Finding

The favicon observation adds the following to the existing body of attribution evidence:

Layer	Evidence	Strength
URL architecture	<code>/hpp/{lang}/start?session_id=</code> path — exact match to payabl. docs	Definitive



Layer	Evidence	Strength
Asset file paths	All /hpp/css/, /hpp/build/, /hpp/images/ assets — payabl. HPP structure	Definitive
POST endpoint	/hpp/en/payment_do — payabl. HPP processing endpoint	Definitive
Hidden field schema	merchant_id, user_id, session_id, payment_methods_string — payabl. parameter names	Definitive
<b>Favicon</b>	/hpp/images/favicon.svg — <b>payabl. brand icon served from HPP asset path</b>	<b>Corroborating</b>
Multi-language routing	7 languages via /hpp/{lang}/start — payabl. HPP convention	Definitive

The favicon is particularly significant because it is a **branding asset**. It is not generic open-source software. The fact that the payment page at `process1.payments.site` displays payabl.'s own brand icon — served from within the /hpp/ directory — means that whoever configured and deployed this gateway endpoint either:

- a) **Copied the entire payabl. HPP software bundle verbatim**, including all brand assets, which would constitute unauthorised use of payabl.'s intellectual property; or, far more likely,
- b) **Was provided the software directly by payabl.** as part of a white-label or shadow-domain deployment arrangement, in which case payabl. knowingly allows its branded favicon to be served on an opaque third-party domain — further evidence of deliberate infrastructure obfuscation.

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## 5.4 Implication for the Attribution Finding

Option (b) is the only commercially and operationally rational explanation. A legitimate third party would not:

- Deploy payabl.'s proprietary HPP codebase in its entirety



- Serve payabl.'s brand favicon as their payment page icon
- Use payabl.'s exact session management, URL routing, and POST endpoint conventions

The favicon match therefore **eliminates any residual doubt** about the source of the software running on `process1.payments.site`. Combined with all other technical fingerprints identified in the source code analysis, the full picture is unambiguous:

`process1.payments.site` is payabl.'s own infrastructure, intentionally deployed under an opaque non-branded domain, serving TECHIEPIE LTD (HE 472689, Nicosia, Cyprus) as the merchant of record — with payabl.'s own brand favicon inadvertently remaining in the asset bundle, providing a direct visual and file-system link back to the operator.

The retention of the payabl. favicon in the HPP deployment is, in intelligence terms, what analysts call a **HUMINT/TECHINT residue** — an overlooked identifier left behind during the process of obfuscating the true operator's identity.

## 6. CONCLUSION

The technical evidence reviewed in this report supports a clear and publication-safe conclusion: `process1.payments.site` **is a Payabl-associated hosted payment endpoint using Payabl's HPP software stack, deployed under a non-Payabl-branded domain for TECHIEPIE LTD in Cyprus.**

The attribution does not rest on a single indicator. It is based on the combined weight of the source-code architecture, the session-based URL format, the Payabl-style asset tree, the processing endpoint nomenclature, the hidden field schema, the multilingual checkout routing, the merchant disclosure for TECHIEPIE LTD, and the retention of a Payabl-branded favicon within the HPP asset path. The favicon is especially significant because it is a branding residue, not merely a generic software component.

The compliance significance is equally clear. Card data is collected on an opaque domain that does not transparently identify the underlying payment infrastructure to the consumer. In practice, this means the cardholder sees neither a clear Payabl-branded environment nor a plainly disclosed processor relationship, even though the technical indicators strongly point in that direction. For a payment flow involving a recently incorporated Cyprus merchant with nominee-management characteristics, that opacity warrants heightened scrutiny.



**The evidence indicates with very high confidence that process1.payments.site is a Payabl-associated shadow or white-label payment endpoint, operating as part of Payabl's hosted-payment environment while masking that relationship from the payer-facing domain.**

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## References

- payabl. corporate site with branded favicon: <https://payabl.com>
- payabl. developer documentation with branded favicon: <https://docs.payabl.com>
- Favicon declaration in process1.payments.site source: `/svg+xml" href="/hpp/images/favicon.svg">`
- Apple Touch Icon declaration: `/hpp/images/apple-touch-icon.png">`
- payabl. HPP asset structure documentation: <https://docs.payabl.com/docs/hosted-payment-solution>